

- 1 --25. A method according to claim 3, characterized in that further supplementary transaction
2 data is transmitted to the comparing device or mobile cell phone from the merchant
3 station.--
- 1 --26. A method according to claim 3, characterized in that when one of the necessary
2 connections cannot be made, the transaction is terminated and if required the
3 corresponding, stored open transactions in the transaction memory (19) of the comparing
4 device (3) are cleared.--
- 1 --27. A method according to claim 3, characterized in that the identification codes are replaced
2 by the corresponding data identifying the account before transmission to the account
3 keeping devices (15).--
- 1 --28. A method according to claim 3, characterized in that, when no connection can be made to
2 the merchant station (1) or the mobile cell phone 2, at least one further attempt is made to
3 make this connection and the process is only then terminated.--
- 1 --29. A method according to claim 3, characterized in that when one of the connections cannot
2 be made, a communication is given to the merchant station (1) or the mobile cell phone
3 (1), before the procedure is terminated.--
- 1 --30. A method according to claim 3, characterized in that the identification code associated
2 with the SIM card is an identification code stored on the SIM card and identifying the
3 card and the transmission of the identification code associated with the SIM card takes
4 place automatically in the transmission of data between the mobile cell phone (2) and the
5 comparing device (3).--
- 1 --31. A method according to claim 3, characterized in that the identification code associated
2 with the SIM card is its telephone number.--

1 --32. A system according to claim 19, characterized in that the comparing device (3) comprises
2 a subscriber checking device (12) in which is held the identification code of each mobile
3 cell phone and the account number associated therewith in the account keeping device,
4 and in that the control device transmits to the account keeping device the account number
5 corresponding to the identification code, on the basis of the information in the subscriber
6 checking device, rather than the identification code of the mobile cell phone.--

1 --33. A system according to claim 19, characterized in that the comparing device (3) comprises
2 a merchant checking device (11) in which is held the identification code of each merchant
3 station and the account number associated therewith in the account keeping device, and in
4 that the control device transmits to the account keeping device the account number
5 corresponding to the identification code, on the basis of the information in the merchant
6 memory device, rather than the identification code of the merchant station.--

Please amend claims 1, 5, 7, 9-17, 21 and 22 as follows.

1 1. (Amended) A method of effecting a cashless payment transaction by means of a
2 merchant station (1) characterized by a merchant station identification code, a mobile cell
3 phone (2) with a SIM card characterized by an identification code identifying the SIM
4 card, and a comparing device (3), which comprises a transaction data memory device
5 (10), a merchant checking device (11) for checking the identification codes of the
6 merchant stations authorised for this method, and a subscriber checking device (12) for
7 checking the identification codes of the SIM cards authorised for this method and which
8 is connected to account keeping devices (15), comprising the steps:
9 reading an amount of money to be paid into the merchant station,
10 transmitting the identification code of the merchant station and at least the amount of
11 money to the comparing device with this identification code through a data link,
12 checking the authority of the merchant station for the method, using the merchant
13 checking device,
14 terminating the method in the absence of the authority, otherwise writing the data as an
15 open transaction into the transaction memory device of the comparing device,
16 making a connection from the mobile cell phone to the comparing device,

17 transmitting the identification code of the merchant station and the identification code
 18 associated with the SIM card from the mobile cell phone to the comparing device,
 19 checking the authority of the SIM card for the method, using the subscriber checking
 20 device, in the absence of the authority terminating the method, clearing the open
 21 transaction from the transaction memory and transmitting corresponding data to the
 22 merchant station, otherwise comparing the merchant station identification code
 23 transmitted from the mobile cell phone with those of the open transactions stored in the
 24 transaction memory device and on failure to find such a transaction terminating the
 25 process and, on finding the process,
 26 transmitting the transaction data to the mobile cell phone,
 27 outputting the data through the mobile cell phone,
 28 requesting confirmation information through the mobile cell phone,
 29 transmitting the confirmation data to the comparing device,
 30 terminating the transaction and clearing the transaction from the transaction memory if
 31 the confirmation data corresponds to a refusal, and transmitting the transaction data from
 32 the transaction memory and the identification code of the mobile cell phone to an account
 33 keeping device and clearing the transaction from the transaction memory in the
 34 alternative case.

1 5. (Amended) A method according to claim 3, characterized in that the transaction is
 2 broken off if confirmation information is not given within a predetermined time after
 3 transmitting the information from the merchant station to the comparing device.

1 7. (Amended) A method according to claim 3, characterized in that as well as the merchant
 2 identification code, further data on the transaction is read in the first step.

1 9. (Amended) A method according to claim 2, characterized in that at least one of the
 2 wireless interfaces is an infrared interface.

1 10. (Amended) A method according to claim 2, characterized in that at least one of the
 2 wireless interfaces is a microwave interface.

- 1 11. (Amended) A method according to claim 1, characterized in that further supplementary
2 transaction data is transmitted to the comparing device or mobile cell phone from the
3 merchant station.
- 1 12. (Amended) A method according to claim 1, characterized in that when one of the
2 necessary connections cannot be made, the transaction is terminated and if required the
3 corresponding, stored open transactions in the transaction memory (19) of the comparing
4 device (3) are cleared.
- 1 13. (Amended) A method according to claim 1, characterized in that the identification codes
2 are replaced by the corresponding data identifying the account before transmission to the
3 account keeping devices (15).
- 1 14. (Amended) A method according to claim 1, characterized in that, when no connection
2 can be made to the merchant station (1) or the mobile cell phone 2, at least one further
3 attempt is made to make this connection and the process is only then terminated.
- 1 15. (Amended) A method according to claim 1, characterized in that when one of the
2 connections cannot be made, a communication is given to the merchant station (1) or the
3 mobile cell phone (1), before the procedure is terminated.
- 1 16. (Amended) A method according to claim 1, characterized in that the identification code
2 associated with the SIM card is an identification code stored on the SIM card and
3 identifying the card and the transmission of the identification code associated with the
4 SIM card takes place automatically in the transmission of data between the mobile cell
5 phone (2) and the comparing device (3).
- 1 17. (Amended) A method according to claim 1, characterized in that the identification code
2 associated with the SIM card is its telephone number.